

United States Bankruptcy Court
Eastern District of Virginia
Richmond Division
701 East Broad Street
Richmond, VA 23219

Case Number 22-30056-KRH
Chapter 7
Judge Kevin R. Huennekens

In re:

Michael Gregory Wilson
12733 STORROW RD
HENRICO, VA 23233

SSN: xxx-xx-4486 **EIN:** NA

CLERK'S NOTICE OF PRESUMED ABUSE
UNDER 11 U.S.C. § 707(b)(2)

Insufficient information was filed with the petition in the above captioned case to permit the clerk to make a determination concerning the presumption of abuse at the time of filing. Additional information subsequently filed by the debtor indicates that a presumption of abuse has arisen under § 11 U.S.C. 707(b)(2).

Creditors may have the right to file a motion to dismiss the case under § 11 U.S.C. 707(b)(2) of the Bankruptcy Code. Under § 11 U.S.C. 707(b)(2)(B) the debtor may rebut the presumption by showing special circumstances.

Dated: February 23, 2022

William C. Redden
Clerk of Court

(clkntcabuse)

In re:
Michael Gregory Wilson
Debtor

Case No. 22-30056-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Feb 23, 2022

User: baumgartn
Form ID: clkntcab

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2022:

Recip ID	Recipient Name and Address
db	+ Michael Gregory Wilson, 12733 STORROW RD, HENRICO, VA 23233-7658
15822219	+ ARS, 12916 Old Stage Rd., Chester, VA 23836-2542
15822220	AT&T, Attn: Bankruptcy Dept., PO Box 5074, Carol Stream, IL 60197-5074
15822216	Affiliated Acceptance Corp., Attn: BK Dept., PO Box 79001, Sunrise Beach, MO 65079-0000
15822217	+ Amanda Padula-Wilson, 12513 Amershire Ln., Glen Allen, VA 23059-6917
15822221	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, N.A., Attn: BK Dept., PO Box 982234, El Paso, TX 79998-2234
15822224	+ Credit Corp Solutions, Inc., Attn: BK Dept., 600 W 7th St., Los Angeles, CA 90017-3842
15822225	+ Discover Bank, Attn: Bankruptcy Debt, PO Box 30416, Salt Lake City, UT 84130-0416
15822227	+ Freddie Mac, Attn: BK Dept., 6200 S. Quebec St., Englewood, CO 80111-4720
15822229	Henrico GDC - Civil, PO Box 90775, 4309 East Parham Road, Henrico, VA 23273-0775
15822233	+ Sls/equity, Attn: Bankruptcy, 8742 Lucent Blvd., Highlands Ranch, CO 80129-2302

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15822218	+ Email/PDF: bncnotices@becket-lee.com	Feb 24 2022 00:43:16	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15822222	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 24 2022 00:43:52	Citibank N.A., Attn: BK Dept., PO Box 6500, Sioux Falls, SD 57117-6500
15822223	Email/Text: bankruptcy@henrico.us	Feb 24 2022 00:38:00	County of Henrico, PO Box 90775, Henrico, VA 23273-0755
15822314	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 24 2022 00:37:00	DEPARTMENT OF THE TREASURY-IRS, INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
15822226	+ Email/Text: dplbk@discover.com	Feb 24 2022 00:38:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
15822228	Email/Text: specialhandling@glasserlaw.com	Feb 24 2022 00:37:00	Glasser and Glasser, PLC, PO Box 3400, Norfolk, VA 23514-0000
15822232	+ Email/PDF: pa_dc_claims@navient.com	Feb 24 2022 00:43:31	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15822313	+ Email/Text: USAVAE.Bankruptcyntices@usdoj.gov	Feb 24 2022 00:37:00	US Attorney, Suntrust Building, 919 East Main Street, Suite 1900, Richmond, VA 23219-4622
15822234	Email/Text: bkr@taxva.com	Feb 24 2022 00:38:00	VA Dept. of Taxation, Office of Customer Services, P.O. Box 1115, Richmond, VA 23218-1115

TOTAL: 9

District/off: 0422-7

User: baumgartn

Page 2 of 2

Date Rcvd: Feb 23, 2022

Form ID: clkntcab

Total Noticed: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15822230	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, Attn: Bankruptcy, 400 N. Eighth St, Richmond, VA 23219-0000
15822231	*	IRS, Attn: Bankruptcy, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2022 at the address(es) listed below:

Name	Email Address
Anthony L. White	on behalf of Debtor Michael Gregory Wilson awhite@alwhitelaw.com r54179@notify.bestcase.com;anthonylwhitelaw@gmail.com;paralegal@alwhitelaw.com;office@alwhitelaw.com
Jennifer J. West	jjw_trustee@spottsfain.com jjwest@ecf.axosfs.com;jjw@trustesolutions.net
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Shannon Pecoraro	on behalf of U.S. Trustee John P. Fitzgerald III Shannon.pecoraro@usdoj.gov, june.e.turner@usdoj.gov;Theresa.E.McPherson@usdoj.gov

TOTAL: 4